



Health Insurance Plans that fit your budget

Applying is free, easy & confidential

Kentuckians can find quality healthcare coverage at HealthCare.gov. See your coverage options, all in one place, with one application. You can compare a variety of health insurance plans for cost and coverage. HealthCare.gov helps you find out if you are eligible for help with monthly insurance payments or out-of-pocket costs.

Find the plan that is right for you

When you compare health insurance plans on HealthCare.gov, the plans are put into “metal” levels. The levels are based on how you and the plan can expect to share the costs of care.

In Kentucky, the levels are Bronze, Silver, and Gold. The metal levels do **not** reflect the quality or amount of care the plans provide. The level you choose affects how much your premium costs each month and what portion of the bill you pay for things like hospital visits or prescription medications. It also affects your total out-of-pocket costs — the total amount you will spend for the year if you need lots of care.

Balancing monthly premiums with out-of-pocket costs

As with all health plans, you will have to pay a monthly premium. But it is also important to know how much you have to pay out-of-pocket for services when you get care.

In general, when choosing your health plan, keep this in mind: the lower the premium, the higher the out-of-pocket costs when you need care, and the higher the premium, the lower the out-of-pocket costs when you need care.

Think about the healthcare needs of your household when considering which health insurance plan to buy. Do you expect a lot of doctor visits or need regular prescriptions?

- If you **do**, you may want a Gold plan.
- If you **don't**, you may prefer a Bronze or Silver plan. But keep in mind that if you get in a serious accident or have an unexpected health problem, Bronze and Silver plans will require you to pay more of the costs.



If you get cost sharing reductions, you may want a Silver plan.

Cost Sharing Reductions (CSR) save you money on your out-of-pocket costs like your deductible, your co-payment and your co-insurance. But, they can only be used if you have a Silver plan. Eligibility is based on income.

Federal law requires that most individuals have health insurance or pay a penalty. Medicaid and Medicare coverage meet the requirement. To find out if you are eligible for Medicaid in Kentucky, go to benefind.ky.gov and prescreen for eligibility.

Get the health benefits you need

Health insurance plans may also be called Qualified Health Plans or QHPs. All plans must offer the same 10 core benefits. These core benefits are also called essential health benefits and include:

- Doctor Visits
- Hospitalization
- Emergency Care
- Maternity and Newborn Care
- Pediatric Care, Including Dental and Vision Care
- Prescriptions
- Medical Tests
- Mental Health Care and Substance Abuse
- Physical, Speech and Occupational Therapy
- Wellness

Plans must cover preventative care at no extra cost to you, including flu and pneumonia shots and routine vaccinations. Plans must also cover most cancer screenings, such as mammograms and colonoscopies.

Can I get a minimum coverage plan?

HealthCare.gov also offers “catastrophic” plans to people under 30 years old and those that qualify for “hardship exemptions”. A catastrophic health plan is minimum coverage designed to provide an emergency safety net for unexpected medical costs. Preventative services would be covered at no cost before the deductible.

A hardship exemption is determined by the Federal government. To find out more, go to <http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared->



[Responsibility-Provision.](#)

Help is available at HealthCare.gov or by calling 1-800-318-2596. The federal call center is open 24 hours a day/7 days a week.